



Welcome to

# Living on the Living Allowance

To join the audio portion by phone, please dial: **800.857.7413**

Passcode: **5165922**

*The webinar will begin soon. While you wait, please share in the chat box: "What is one thing that has surprised you about living on the living allowance so far?"*

Corporation for  
**NATIONAL &  
COMMUNITY  
SERVICE** ★★ ★



**VISTA**  
Volunteers In Service To America

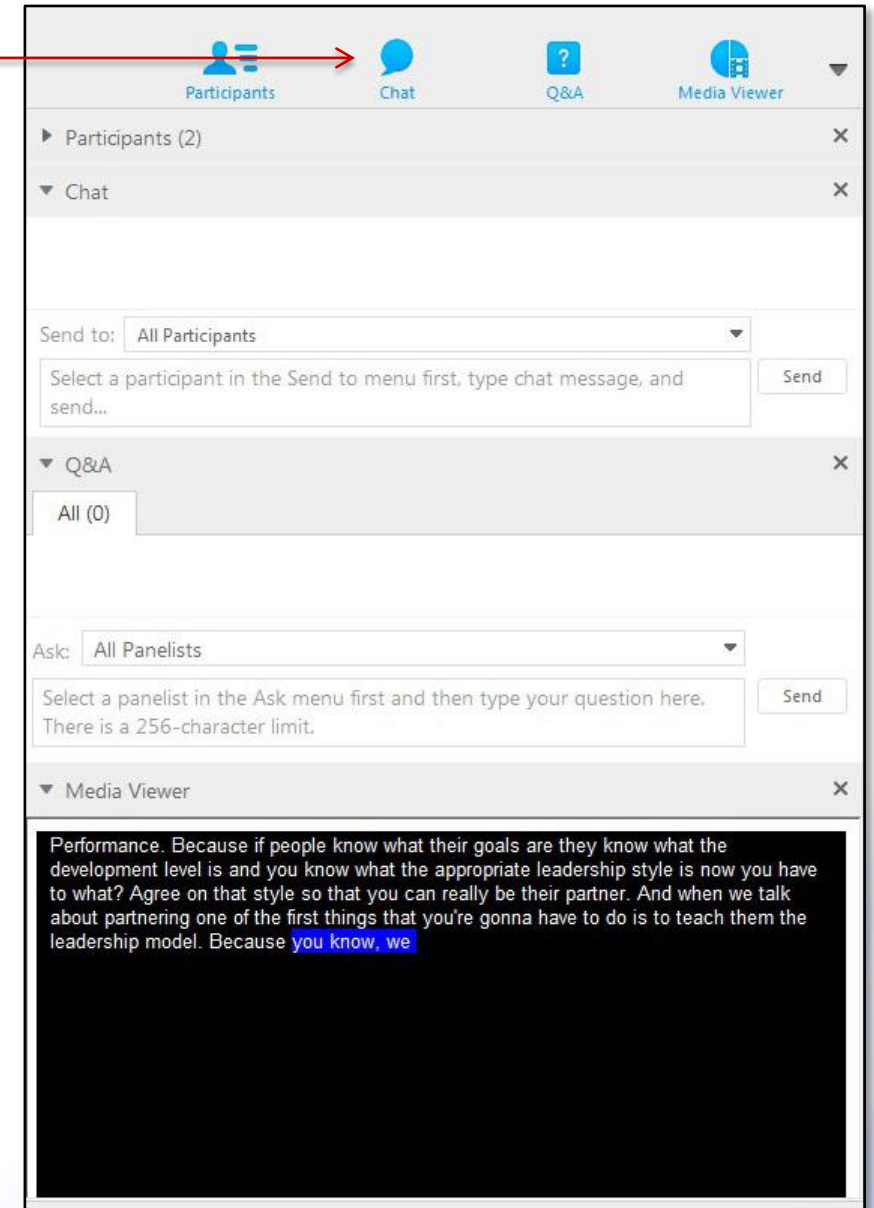
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# Tips for Participating

- Phones are muted.
- To share comments and ideas, use the Chat panel. Send to “All Participants”.
- To ask questions, use the Q&A panel. Send to “All Panelists”.
- Links and recording will be available after the session.
- Closed Captions can be viewed in the Media Viewer panel.

*Click this button  
if you don't see  
the chat panel.*





*Welcome to*

# Living on the Living Allowance

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# Today's Team



Molly Pelzer  
VISTA Training Coordinator,  
CNCS



Jessica Knight  
Education Northwest



Bethany Dusablon  
Education Northwest



# Today's Speakers



Ericc Powell,  
VISTA Training Coordinator,  
CNCS



Taryn Vanaskie  
Program Officer,  
Pennsylvania State Office



Erin Horning  
VISTA Member,  
X-Cel Education

# Today's Agenda

- Review policies and programs
  - Public assistance
  - Student loan programs
  - Outside employment
- Exchange resources
  - Budgeting & expense tracking
  - Everyday savings
- Q&A



# Words from President Johnson,

*“Your pay will be low; the conditions of your labor will often be difficult. But you will have the satisfaction of leading a great national effort, and you will have the ultimate reward which comes to those who serve their Nation and who serve their fellow man.”*

Remarks to Members of VISTA  
December 12, 1964

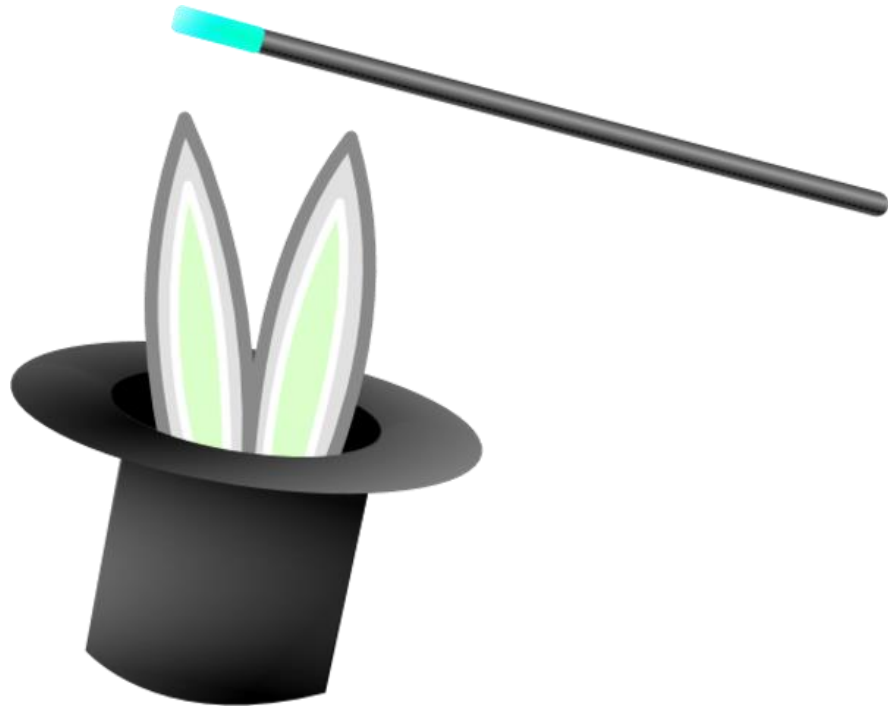
# Poll Question: Let's Check-in!



Have you supported yourself before?



# Realities of Living on the Living Allowance



- There isn't a magic solution: everyone and every community is different.
- Your local community is an important resource
- Customize your own approach!

# Living Allowance Review



- Based on the poverty rate for the county where you are serving
- Paid every two weeks via direct deposit
- Intended to cover basic necessities such as housing, food, and utilities

# Finding Your Earning Statement



# Public Assistance Programs



VISTA Living Allowance will not count towards eligibility for public assistance.

Except → SNAP (food stamps)  
VISTA living allowance will count towards eligibility for SNAP unless you are currently receiving it

# How to find assistance?



- Online
  - Benefits.gov
  - 211 Info.org
- In person
  - Department of Human Services
  - County Office
  - Community Centers



Print service letter from [my.americanredcross.org](https://my.americanredcross.org)



# Student Loan Programs



Federal Loan Forbearance  
Private Loan Deferment



*Postpone payments*

Income Based Repayment



*Reduce payments*

Public Service Loan Forgiveness



*Eliminate payments*

# Outside Employment Policy



- VISTAs are now permitted to have outside employment that is:
  - Legal
  - Part Time
  - Does not interfere with VISTA assignment
  - Not at the sponsoring organization
  - Approved by the supervisor

# Outside Employment Experience

- Flexible schedule crucial
- Full disclosure from the beginning
- Money management is still key



**Erin Horning**  
**VISTA Member, Boston**



# Resource Exchange!

- Budgeting & Expense Tracking
- Everyday Savings
  - Housing
  - Transportation
  - Groceries
  - Entertainment

Tips



Tools



# Budgeting Basics

CATEGORY	Monthly Budget Amount	Monthly Actual Amount	Difference (+ or -)
<b>EXPENSES:</b>	\$	\$	\$
Housing	\$	\$	\$
Transportation	\$	\$	\$
Utilities	\$	\$	\$
Communications	\$	\$	\$
Debt payments	\$	\$	\$
Food	\$	\$	\$
Clothing/Gifts/Personal	\$	\$	\$
<b>TOTAL EXPENSES:</b>	\$	\$	\$
<b>SURPLUS/SHORTAGE</b>	\$	\$	\$

■ Budgeting only works if you stick to your system!

1. Estimate your income and expenses
2. Find a tool to track expenses
3. Reassess as needed



# Maximizing Savings



- Routinely monitor expenses
- Set-up auto transfers into savings
  - Even \$20 a paycheck can help
- Compare interest rates
- Be careful with credit!

# Expense Tracking Tools

- Lots of online and mobile tools



- Low tech: Excel or envelop method

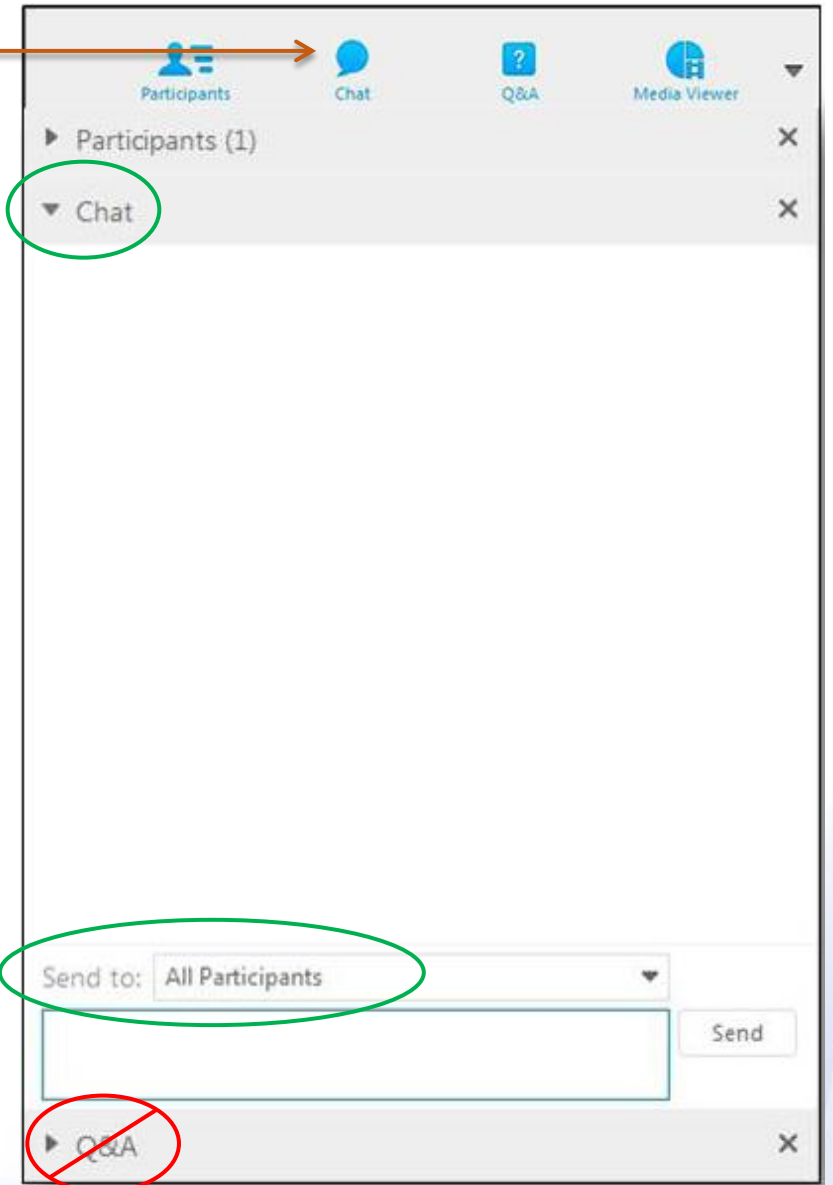


# Expense Tracking Tools

What tips or tools do you have?



Click this button if you don't see the chat panel.



# Saving on Housing

- Finding housing
  - Compare rental ads
  - Set-up rental ad alerts
  - Engage social network!
  - Live with Roommates
  - Payment plans



# Saving on Housing

- Home savings
  - Limit using space heaters
  - Unplug electronics
  - Air dry dishes or clothes
- Budget decorating
  - DIY cleaning products





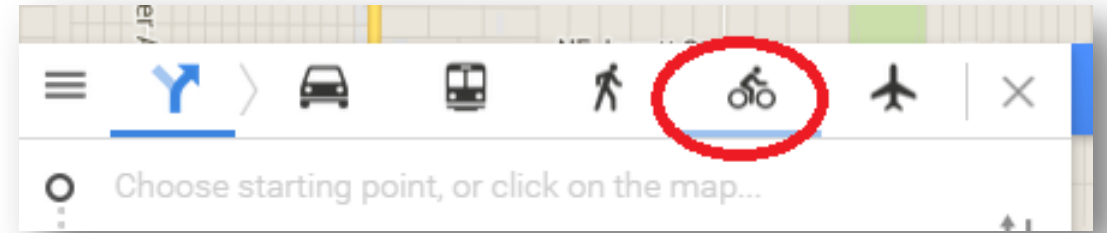
# Saving on Housing



What tips or tools do you have?

# Saving on Transportation

- Commute by bike or public transit



- Try a rideshare for long trips



**eRideShare.com**



- Find the cheapest gas in your area



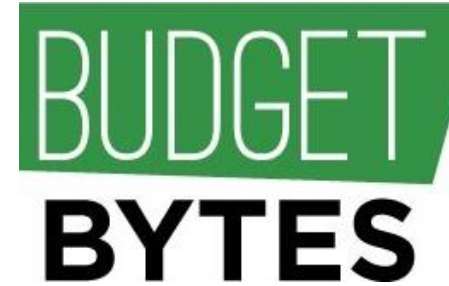
# Saving on Transportation



What tips or tools do you have?

# Saving on Groceries

- Budget Meal Planning
  - BudgetBytes
  - 100 Days of Real Food
  - Google Food Planner app



- Food Pantries
- EBT at Farmers Markets
- Grocery store club cards



[FoodPantries.org](http://FoodPantries.org)



# Saving on Groceries



What tips or tools do you have?

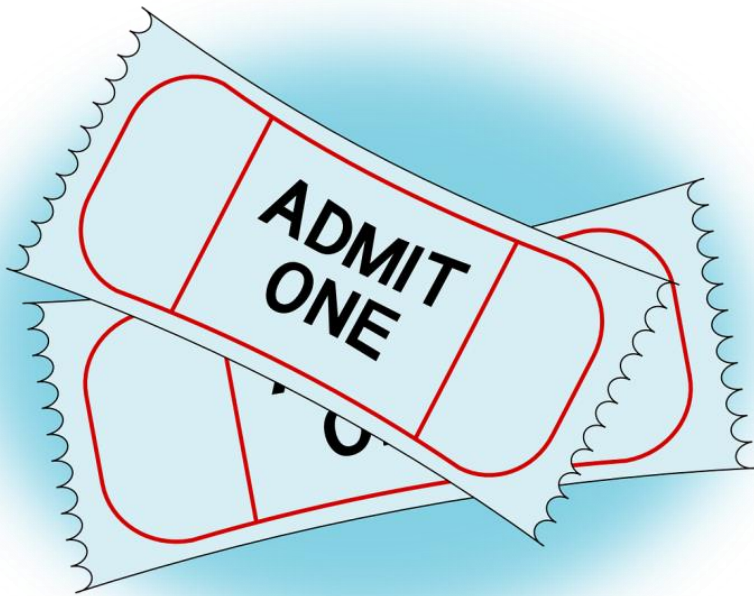


# Saving on Entertainment

- Ditch the cable – get Netflix or Hulu
- Library – books, DVDs, museum passes, and more
- Free events – check your local paper
- Volunteer at things!
- Discounted gym memberships
- Free online classes



# Saving on Entertainment

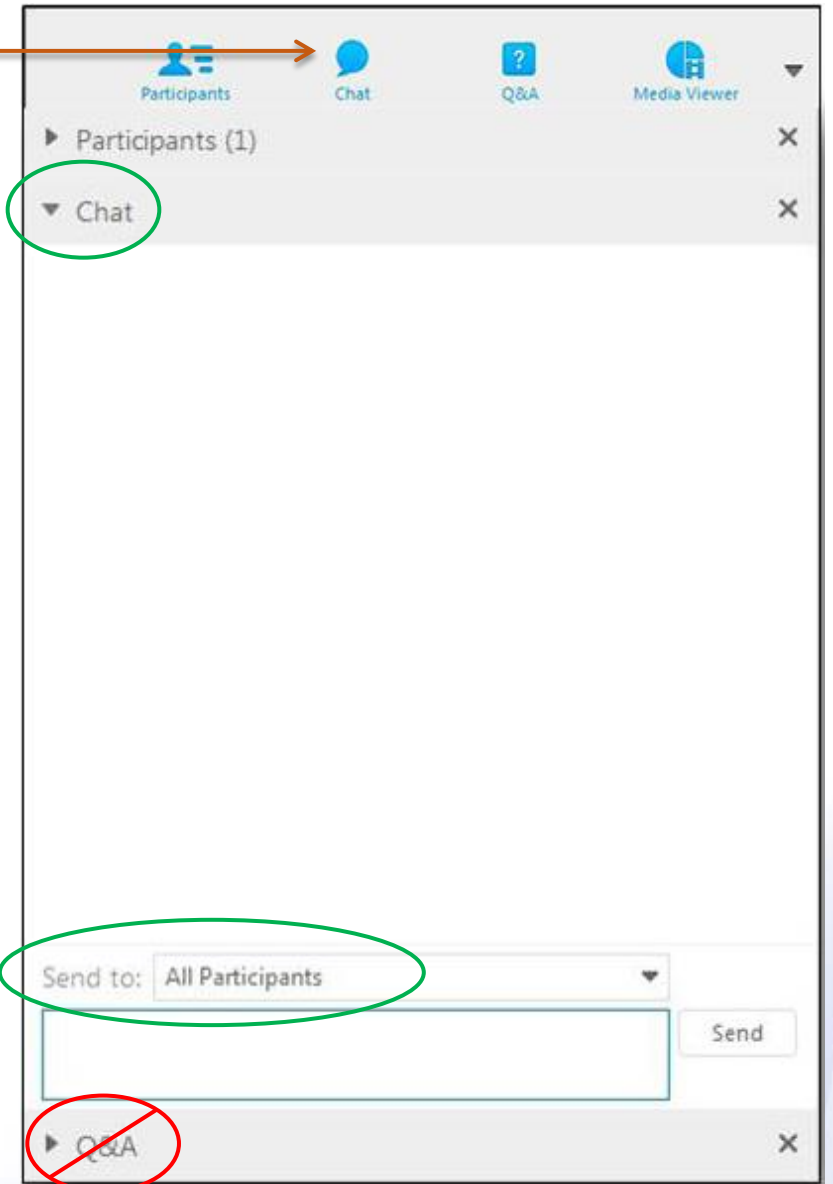


What tips or tools do you have?

# Chat Question

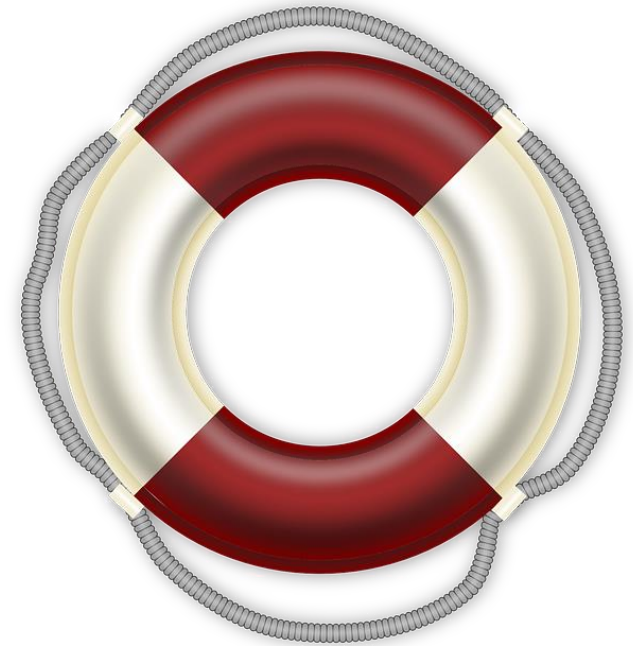
Is there a tip or resource you plan to try out?

Click this button if you don't see the chat panel.

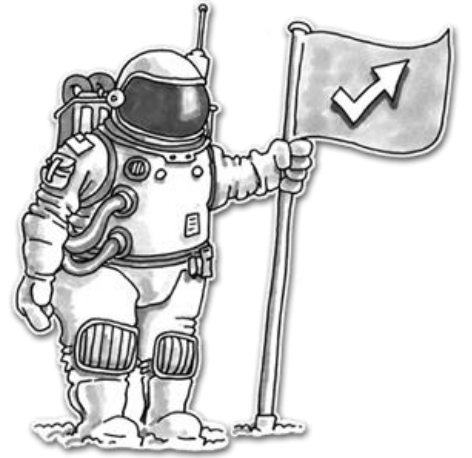


# Getting Help

- Find your Corporation State Office:
  - <http://www.nationalservice.gov/stateoffices>
- Email your State Office
  - “State Abbreviation”@cns.gov
  - Tennessee = TN@cns.gov



# Next Steps



- ✓ Ask members of your local community for tips
- ✓ Start or review your personal budget system
- ✓ Check out the VISTA Campus resources
  - ✓ “Managing Your Living Allowance” site
  - ✓ “Recipes 101, Housing and Dollar Store” forum



# Evaluation

- Please take a few moments to share your feedback through the quick poll on the right side of the screen.
- How can we improve these sessions? What topics should we include in future webinars?
- Thank you very much for your time and participation!

# Questions?

- To ask a question verbally, call in using the number on this slide and press \*1
- To ask a question electronically, use the Q&A feature located in the bottom right corner of the screen. Please ask “All Panelists”

The screenshot shows a user interface with three menu items at the top: 'Participants (2)', 'Chat', and 'Q&A'. The 'Q&A' item is circled in red. Below it is a tab labeled 'All (0)'. The main area is a large empty text box. At the bottom, there is a label 'Ask:' followed by a dropdown menu currently showing 'All Panelists', which is also circled in red. Below the dropdown is a text input field, and to its right is a 'Send' button.

# Thank You for Your Participation!

If you have further questions or for more information, contact us: [VISTAwebinars@cns.gov](mailto:VISTAwebinars@cns.gov)

**Our next webinar:**

**Translating VISTA Service to Your Résumé and Career**

**September 17, 2015**

**2:00pm Eastern**

*Visit the Webinars for VISTAs page on the VISTA Campus for a complete schedule of VISTA webinars*